

IN RE:

WILLIAM M. ROLLEY  
TRACEY LYNN ROLLEY  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:20-20228

Chapter 13

Related to: Document No. 128

**ENTERED BY DEFAULT**

ORDER OF COURT

AND NOW, this 14th day of May, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

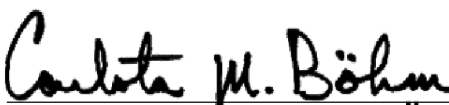
(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

SIGNED  
5/14/25 8:15 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

  
Carlota M. Böhm  
United States Bankruptcy Judge

In re:  
William M. Rolley  
Tracey Lynn Rolley  
Debtors

Case No. 20-20228-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: May 14, 2025

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ William M. Rolley, Tracey Lynn Rolley, 319 Drexel Drive, Monroeville, PA 15146-1511
15186992	Kia Finance, PO Box 660891, Louisville, KY 40290
15186995	Magee Women's Hospital, c/o CMC, PO Box 16436, Pittsburgh, PA 15242
15187009	+ Victoria/Comenity Bank, PO Box 182798, Columbus, OH 43218-2798

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 15 2025 00:18:53	Ally Bank Lease Trust - Assignor to Vehicle Asset, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 15 2025 00:45:18	Ally Bank Lease Trust c/o AIS Portfolio Services,, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 15 2025 00:18:09	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15186976	+ Email/Text: ally@ebn.phinsolutions.com	May 15 2025 00:07:00	Ally, PO Box 380902, Minneapolis, MN 55438-0902
15226681	Email/Text: ally@ebn.phinsolutions.com	May 15 2025 00:07:00	Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004
15186977	Email/Text: creditcardbkcorrespondence@bofa.com	May 15 2025 00:07:00	Bank of America, PO Box 982234, El Paso, TX 79998
15192166	+ Email/Text: mortgagebkcorrespondence@bofa.com	May 15 2025 00:08:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15186978	+ Email/Text: BarclaysBankDelaware@tsico.com	May 15 2025 00:08:00	Barclays Bank Delaware, POB 8803, Wilmington, DE 19899-8803
15186980	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 15 2025 00:44:27	Capital One Bank, PO Box 85015, Richmond, VA 23285
15212272	Email/Text: Bankruptcy.RI@Citizensbank.com	May 15 2025 00:07:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
15186998	Email/Text: Bankruptcy.RI@Citizensbank.com	May 15 2025 00:07:00	RBS Citizens, NA, 1000 Lafayette Blvd., Bridgeport, CT 06604
15186979	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 15 2025 00:17:48	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
15194236	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 15 2025 00:18:47	Capital One Bank (USA), N.A., by American

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: May 14, 2025

Form ID: pdf900

Total Noticed: 58

Case Number	Event	Date/Time	Source/Details
			InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15186981	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 15 2025 00:17:48	Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
15186982	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 15 2025 00:30:27	Citicards CBNA, 5800 South Corporate, Sioux Falls, SD 57108-5027
15186983	+ Email/Text: Bankruptcy.RI@Citizensbank.com	May 15 2025 00:07:00	Citizens Bank, PO Box 7092, Bridgeport, CT 06601-7092
15186984	+ Email/Text: mediamanagers@clientservices.com	May 15 2025 00:07:00	Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
15186986	+ Email/PDF: creditonebknotifications@resurgent.com	May 15 2025 00:30:03	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
15186985	+ Email/PDF: creditonebknotifications@resurgent.com	May 15 2025 00:17:42	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
15186987	Email/Text: mrdiscen@discover.com	May 15 2025 00:07:00	Discover, PO Box 15316, Wilmington, DE 19850
15190285	Email/Text: mrdiscen@discover.com	May 15 2025 00:07:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15223780	+ Email/Text: kbarkley@bernsteinlaw.com	May 15 2025 00:09:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15186988	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	May 15 2025 00:07:00	HSBC Bank, 95 Washington St., Buffalo, NY 14203-3006
15222221	^ MEBN	May 15 2025 00:05:33	HSBC Bank USA, N.A., 2929 Walden Ave C17, Attn:Business Services, Depew, NY 14043-2690
15196776	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	May 15 2025 00:09:00	Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
15220178	Email/Text: JCAP_BNC_Notices@jcap.com	May 15 2025 00:08:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15186990	+ Email/PDF: ais.chase.ebn@aisinfo.com	May 15 2025 00:18:47	JPMCB, PO Box 15369, Wilmington, DE 19850-5369
15186991	+ Email/PDF: ais.chase.ebn@aisinfo.com	May 15 2025 00:44:55	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850-5369
15204847	+ Email/Text: RASEBN@raslg.com	May 15 2025 00:07:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15186989	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 15 2025 00:08:00	Jared/Comenity Bank, PO Box 1822789, Columbus, OH 43218
15194125	Email/PDF: resurgentbknotifications@resurgent.com	May 15 2025 00:18:11	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15186993	+ Email/Text: Documentfiling@lciinc.com	May 15 2025 00:07:00	LendingClub Corporation, 595 Market St, Suite 200, San Francisco, CA 94105-2802
15186994	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 15 2025 00:29:08	Lowes, PO Box 965036, Orlando, FL 32896-5036
15186996	^ MEBN	May 15 2025 00:06:45	National Enterprise Systems, 2479 Edison Blvd., Unit A, Twinsburg, OH 44087-2476
15199491	Email/Text: invenioabt@phillips-cohen.com	May 15 2025 00:07:00	PCA Acquisition V, LLC c/o, Phillips & Cohen Associates, LTD, 1002 Justison Street, Wilmington DE 19801
15204190	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 15 2025 00:17:42	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15186997	+ Email/PDF: ebntices@pnmac.com	May 15 2025 00:18:19	PennyMac, PO Box 514387, Los Angeles, CA

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: May 14, 2025

Form ID: pdf900

Total Noticed: 58

15225194	+ Email/PDF: ebnotices@pnmac.com	May 15 2025 00:17:45	90051-4387 PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
15221442	Email/Text: bnc-quantum@quantum3group.com	May 15 2025 00:08:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
16469939	+ Email/PDF: resurgentbknotifications@resurgent.com	May 15 2025 00:18:09	Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603-0587
15186999	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 15 2025 01:09:11	SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015
15187000	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 15 2025 00:43:52	SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
15187001	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 15 2025 00:17:42	SYNCB/JCP, PO Box 965007, Orlando, FL 32896-5007
15187002	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 15 2025 00:45:18	SYNCB/Ntwk, PO Box 965036, Orlando, FL 32896-5036
15187003	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 15 2025 00:18:53	SYNCB/Pep Boys, PO Box 965068, Orlando, FL 32896-5068
15187004	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 15 2025 00:18:53	SYNCB/QVC, PO Box 965018, Orlando, FL 32896-5018
15187005	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 15 2025 00:18:41	SYNCB/Sam's Club, PO Box 965005, Orlando, FL 32896-5005
15187006	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 15 2025 00:45:19	SYNCB/Scorerewards, PO Box 965036, Orlando, FL 32896-5036
15187007	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 15 2025 00:47:07	SYNCB/TJ Max, PO Box 965036, Orlando, FL 32896-5036
15187008	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 15 2025 00:31:13	SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024
15187413	^ MEBN	May 15 2025 00:07:06	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15210533	Email/Text: BNCnotices@dcmsservices.com	May 15 2025 00:08:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15220656	Email/PDF: ebn_ais@aisinfo.com	May 15 2025 00:18:19	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15187010	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 15 2025 00:43:58	Walmart, PO Box 965024, Orlando, FL 32896-5024

TOTAL: 54

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LVNV Funding, LLC
cr		PENNYMAC LOAN SERVICES, LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603-0587
15199492	*P++	PCA ACQUISITIONS V LLC, 1002 JUSTION STREET, WILMINGTON DE 19801-5148, address filed with court:, PCA Acquisition V, LLC c/o, Phillips & Cohen Associates, LTD, 1002 Justison Street, Wilmington DE 19801

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: May 14, 2025

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**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 16, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2025 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC brian+ecf@briannicholas.com, mccallaecf@ecf.courtdrive.com
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Scott R. Lowden	on behalf of Joint Debtor Tracey Lynn Rolley lowdenscott@gmail.com
Scott R. Lowden	on behalf of Debtor William M. Rolley lowdenscott@gmail.com

TOTAL: 7